

Information to identify the case:

Debtor 1	Raymond T. Barker	Social Security number or ITIN	xxx-xx-9562
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Donna L. Barker	Social Security number or ITIN	xxx-xx-6581
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 14-22139-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Raymond T. Barker

Donna L. Barker

5/13/19

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Raymond T. Barker
Donna L. Barker
DebtorsCase No. 14-22139-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: aala
Form ID: 3180WPage 1 of 2
Total Noticed: 27

Date Rcvd: May 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2019.

db/jdb
cr
+Raymond T. Barker, Donna L. Barker, 675 Flatwoods Road, Vanderbilt, PA 15486-1217
+US Bank National Association, Robertson, Anschutz & Schneid, P.L.,
6409 Congress Ave.suite # 100, Boca Raton, FL 33487-2853
13861199 +Consumer Portfolio Svc, Attn:Bankruptcy, 19500 Jamboree Rd, Irvine, CA 92612-2411
13861200 +Fed Loan Serv, Po Box 69184, Harrisburg, PA 17106-9184
13907016 FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
13861201 +Fidelity Properties In, Po Box 2055, Alliance, OH 44601-0055
13861203 +Highlands Hospital, 401 E. Murphy Ave., Connellsville, PA 15425-2700
13861204 +Karen Ann Ulmer, P.C., 174 Middletown Blvd., Langhorne, PA 19047-3201
13861205 Memorial Sloan-Kettering Cancer Center, P.O. Box 26352, New York, NY 10087-6352
13861207 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, Attn: Bankruptcy, 350 Highland Dr,
Lewisville, TX 75067)
13861209 +Rjm Acq Llc, 575 Underhill Blvd Ste 2, Syosset, NY 11791-3426
13861210 +Robert S. English Jr., MD, 2160 Springhill Furnace Road, Smithfield, PA 15478-1428
13861212 +Spartan Financial Svc, 13730 S Point Blvd, Charlotte, NC 28273-7715
13861214 +Strategic Recovery Gro, 7668 Warren Pkwy Ste 325, Frisco, TX 75034-4161
13861211 +Uniontown S.D./Franklin Twp., c/o Southwest Regional Tax Bureau, One Centennial Way,
Scottdale, PA 15683-1741

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 14 2019 02:40:57 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946
13861196 +E-mail/Text: EBN_Greensburg@Receivemorermp.com May 14 2019 02:41:42 Berks Credit & Coll,
900 Corporate Dr, Reading, PA 19605-3340
14403177 +E-mail/Text: bankruptcy@consumerportfolio.com May 14 2019 02:41:12
CONSUMER PORTFOLIO SERVICES, INC., P.O. BOX 57071, IRVINE, CA. 92619-7071
13861197 +E-mail/Text: bankruptcy@cavps.com May 14 2019 02:41:18 Calvary Portfolio Services,
Attention: Bankruptcy Department, 500 Summit Lake Dr. Suite 400, Valhalla, NY 10595-2321
13861198 +EDI: CAPITALONE.COM May 14 2019 06:28:00 Capital 1 Bank, Attn: Bankruptcy Dept.,
Po Box 30285, Salt Lake City, UT 84130-0285
13863538 +E-mail/Text: bankruptcy@cavps.com May 14 2019 02:41:18 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
13861202 +EDI: AMINFOFP.COM May 14 2019 06:28:00 First Premier Bank, 3820 N Louise Ave,
Sioux Falls, SD 57107-0145
13861208 EDI: PRA.COM May 14 2019 06:28:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067,
Norfolk, VA 23541
13911127 EDI: PRA.COM May 14 2019 06:28:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
13894957 +E-mail/Text: csidl@sbcglobal.net May 14 2019 02:41:20 Premier Bankcard/Charter,
P.O. Box 2208, Vacaville, CA 95696-8208
13907204 EDI: AGFINANCE.COM May 14 2019 06:28:00 Springleaf Financial, P.O. Box 3251,
Evansville, IN 47731
13861213 EDI: AGFINANCE.COM May 14 2019 06:28:00 Springleaf Financial S, 150 Pittsburgh St,
Uniontown, PA 15401

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Nationstar Mortgage LLC
cr Nationstar Mortgage as servicer for U.S. Bank Nati
cr U.S. Bank National Association, not in its individ
13897672* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, Attn: Bankruptcy Department,
PO Box 630267, Irving, TX 75063)
13861206 ##+Michael A. Mendicino, O.D., Mendicino Eye Care, Willow Pointe Plaza,
800 Plaza Drive, Suite 270, Belle Vernon, PA 15012-4020
13871912 ##+Rjm Acquisitions Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416
TOTALS: 3, * 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: aala
Form ID: 3180W

Page 2 of 2
Total Noticed: 27

Date Rcvd: May 13, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 15, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2019 at the address(es) listed below:

Daniel R. White on behalf of Joint Debtor Donna L. Barker dwhite@zeblaw.com,
gianna@zeblaw.com;dwhite.zmw@gmail.com;r63228@notify.bestcase.com
Daniel R. White on behalf of Debtor Raymond T. Barker dwhite@zeblaw.com,
gianna@zeblaw.com;dwhite.zmw@gmail.com;r63228@notify.bestcase.com
James Warmbrodt on behalf of Creditor Nationstar Mortgage as servicer for U.S. Bank National
Association, not in its individual capacity but solely as trustee for NRZ Pass-Through Trust
VIII bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor U.S. Bank National Association, not in its individual
capacity but solely as trustee for NRZ Pass-Through Trust VIII bkgroup@kmlawgroup.com
James A. Prostko on behalf of Creditor Nationstar Mortgage LLC pawb@fedphe.com,
james.prostko@phelanhallinan.com
Joseph P. Schalk on behalf of Creditor Nationstar Mortgage LLC jschalk@barley.com,
sromig@barley.com
Mario J. Hanyon on behalf of Creditor Nationstar Mortgage LLC pawb@fedphe.com
Mary L. Thibadeau on behalf of Creditor Nationstar Mortgage LLC mary.thibadeau@klgates.com,
klgatesbankruptcy@klgates.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Rebecca Solarz on behalf of Creditor U.S. Bank National Association, not in its individual
capacity but solely as trustee for NRZ Pass-Through Trust VIII bkgroup@kmlawgroup.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 11